

SPOTLIGHT

American Income Life & National Income Life • August 2002 • Volume 35 • Number 8

JULY RECORD BREAKER

It's You Who Makes All The Difference



\$8.7 Million

All The Difference

With each passing year, it seems we are faced with our fair share of challenges. Every year we recruit Agents for our field force and we build our sales, we are faced with the issue of topping our previous accomplishment. By staying true to our founding principles, we have managed to top ourselves at every turn in the road. Let's take a look at our track record.

In March, we brought in a record \$7.2 million; in April, we cranked it up a notch bringing in \$7.5 million. In May, we amazed even ourselves by blowing our production out of the water with \$7.8 million dollars.

Well, July is no different. Yet again, we have managed to top ourselves. We faced the challenge and our hard work paidoff with an \$8.7 million July. Our road, or rather our journey, to this incredible number has been long but it has been worth it. It was your efforts which made all the difference!

Recently, I was thinking back to grammar school and, in particular, to literature class. When I was in grade school, literature class was the one class in which I always got caught daydreaming.

Ironically, as I look back, literature was the class, in a matter of speaking, in which daydream believers were celebrated. Although daydreaming, I did manage my way through, and I even picked up a tidbit or two of literary knowledge.

One specific poem popped to mind. The poem is called "The Road Not Taken" by Robert Frost. You may remember Robert Frost is a four-time Pulitzer Prize winner who became one of America's most prominent poets by the time he died in 1963.

Anyway, back to the poem. The reason this particular poem popped to mind is because at the beginning of the

poem it speaks of a person faced with a decision. It starts like this:

"Two roads diverged in a yellow wood,
And sorry I could not travel both
And be one traveler, long I stood."

To me this seems somewhat symbolic of what Mr. Rapoport faced in 1951.

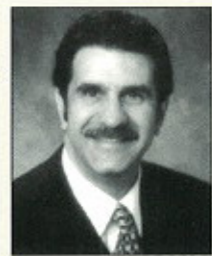
When AIL first got up-and-running, we too were faced with a fork in the road. We had a choice to make. Do we take the path other insurance companies have taken, or do we choose the one less traveled?

As with most of Robert Frost's poems, "The Road Not Taken" starts with a dilemma and ends in wisdom. It ends like this:

"I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I —
I took the one less traveled by,
And that has made all the difference."

At American Income, we decided to follow the road less traveled and offer insurance to labor unions. We believed having a wellthought out back-up plan would go a long way in protecting assets. We also believed we were just the right company to provide that back-up plan to the working families of America. We did not look back and we found our niche. Just as with Frost's poem, we started with a choice and are continuing in the wisdom of that choice with over 50 years of success under our belts.

At American Income, we know that taking the road less traveled has made all the difference for our customers, our Producers and us!



FROM THE DESK OF:

Roger Smith

President & Chief
Marketing Officer of
American Income Life

"The future belongs to people who see possibilities before they become obvious."

— Ted Levitt

Dates to Remember

Wednesday, Aug. 28, 2002

All business and P.R. credits must be received in Waco to count for August production.

Monday, Sept. 2, 2002

The Home Office will be closed for Labor Day.

Thursday, Sept. 26, 2002

All business and P.R. credits must be received in Waco to count for September production.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in-force premium:

John Reinbott

David Tubbin

John Rice

Getting It Right

In last month's issue of *Spotlight*, Krissa Hensley was left off the P.R. Bonus with a \$525 bonus. Samuel James, with a \$14,258 in YTD First Year Agent production, \$190,373 of Net ALP and a 96 percent Net to Gross, should have been included in last month's GA rankings. Also, Darrell Dorey with 313 groups, and Al Wall with 14,482 cards were missing as Founder's Club members. We apologize for any inconvenience or confusion this may have caused.

A Note From B

Dear Brenda:

First things first — I want to tell you what a delight it was to get to know you, and, once again, tell you how much I admire the work you do publishing the *Spotlight*. Of all the ones we've discussed, I've indicated to you it might be interesting for the field force to be apprised of what a difference 12 years makes.

In the March 1991 issue of *Spotlight*, the production for the leading Personal Producer was \$18,119 of ALP. In May of this year, the leader, Thomas Camarda, showed \$24,430 of ALP. Almost a 74 percent difference. The number 30 Producer in March 1991 produced \$6,813, and the number 30 in May 2002 produced \$13,556 of ALP. What difference 12 years can make!

The top MGA in March 1991 was Don Foti with \$56,259. In May 2002, Paul Rumbuc was the number one MGA with \$178,549. Yet again, what a difference a few years can make!

Brenda, I think these little tidbits I have given you are a lot of fun for the world's greatest sales force. It means a great deal to know where you have been, and even more to know where you are going!

Sincerely,

Bernard Rapoport

Thanks B, we all appreciate anything you have to share

— I know I do!

Spotlight

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MARKETING

EDITOR

Brenda Frizzell
bfrizzell@torchmarkcorp.com

GRAPHIC ARTIST

Lee Griffin
lgriffin@torchmarkcorp.com

www.aillife.com

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

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Customers, Coworkers and Country

My dad was a salesman, and he was proud of it. He had been many things in his life — a farm boy, a professional boxer, a tailor, a small businessman even an infantry captain in World War I — but still he thought of himself as a salesman.

During his lifetime, my father had also started two national businesses. The first failed in 1931. The second, founded in 1935, took off and flourished. He helped small towns, small-town merchants, and local Chambers of Commerce keep their heads above water during the Depression.

Returning from World War II in 1945, I bought an interest in my dad's company to help recruit and train salesmen. Our entire field force consisted of about 44 men.

Each salesman was assigned to a territory roughly equal to an average state. Over the years, we served approximately 80,000 individual merchants in almost 2,000 communities across the country. Our whole national operation was about the size of a successful SGA operation with American Income Life.

My father was primarily a self-educated man, and though he never had a Ph.D., I saw him as a philosopher because his views on business far out-reached those of many modern day corporate moguls. He believed when it came to business you, as a businessman, were deeply obligated to three groups — clients, coworkers, and country.

He said, the clients are your lifeblood. The coworkers, or employees, are what keep the company running, and the country is what allows you to prosper. So, as long as you can guarantee these three groups would get their money's worth, then the business would do fine!

Clients, coworkers, and country ought to be the primary focus of any business entity, not stock manipulations, golden parachutes for the top brass while workers get the shaft, or secret offshore tax dodges! If you look at any company on solid footing, you will see the management concentrating on these three basics.

Enron's greatest sin was not only its neglect of investors, but its betrayal of its own employees — the thousands of honest folks who invested not just dollars but years into a company which virtually vanished overnight.

This is why so many of us are proud — and lucky —

to be associated with American Income! From its inception, the Company has protected its reputation with the policyholders, the workforce and the country.

I will be 80 in December, and I am one of the luckiest guys on earth because I still enjoy working. However, I have a lot of friends my age, some older and many younger, who are comfortably retired because of

the years they spent with AIL.

American Income has understood its problems, worked with organizations on important projects, and waived premiums in moments of emergency. This, together with a better-qualified sales force, accounts for AIL's improved persistency.

Any company worth working for cares what happens to its employees and its customers. Mark and Roger are acutely conscious that the Home Office exists for the client and the field force, not the other way around!



FROM THE DESK OF:
Jim Wright
Former Speaker of the House and AIL Consultant

"If you want people to listen, you have to have a platform to speak from, and that is excellence in what you do."

— Bill Pollard

Promoted To Supervising Agent

Derrick Alsop Rick Altig Tennessee	Fernando Amorim Ali Shahrak North Carolina	Luke Barnhart Marc Morton Ohio	Sara Beckly Rick Altig Minnesota	Paul Bodinizzo Eric Giglione New Jersey	Dale Bruniski Rick Altig British Columbia
Jenny Campbell Rick Altig Tennessee	John Cardot Larry Geneser Missouri	Charles Casper Eric Giglione New Jersey	Brandi Coles Eric Giglione New Jersey	Rodney Faulkner Furer-Whittinghill California	Bret Fels Geneser-Bitman Illinois
Doyan Foster Tim Schroeder Louisiana	Arthur Garwacki Hughes-Parekh South Carolina	Dean Goldstein Eric Giglione New Jersey	Ethridge Hayden Hughes-Parekh North Carolina	Edwin Jammer Kevin Pawlowski Texas	Larcell Jennings Geneser-Bitman Illinois
Jeremiah Johnson Gary Bleier Wisconsin	Kim Johnson Steve Friedlander New Zealand	Dennis Kelleher Giglione-Brister Massachusetts	Thomas Kelly Marc Zipper Florida	Matthew Kernan Mark Hancock Indiana	Launy Lamar Geneser-Bitman Illinois
Joseph Larsen Altig-Martyn Ontario	Rose Lige Scott Smith Illinois	Laurence Marscheck Marc Zipper Florida	Mark Matthews Hancock-Boles Ohio	Daniel Muszynski Mike Jones Ohio	Craig Nugara Rick Altig British Columbia
Joseph O'Connor Eric Giglione New Jersey	Jon Parker Kevin Pawlowski Texas	Frank Passenti Eric Giglione New Jersey	John Payne Rick Altig Washington	Matthew Petty Marc Morton Ohio	Elizabeth Phillips David Cohen California
Louis Racz Eric Giglione New Jersey	Rakesh Rekhi Giglione-Brister Massachusetts	Mark Ricci Eric Giglione New Jersey	Daniel Ricklefs Geneser-Bitman Illinois	Karlton Roberts Eric Giglione Pennsylvania	Merari Rodriguez Giglione-Brister Massachusetts
George Seltzer Rick Altig Tennessee	Shamshinder Sidhu Rick Altig British Columbia	Daniel Smith Giglione-Brister Massachusetts	Michael Stanford Allan Jennings Utah	Chandan Suri Guy Rouelle New Hampshire	Hareesh Tiwari Giglione-Brister Massachusetts
Jeremiah Vecs Furer-Whittinghill California	Mary Waller Geneser-Bitman Illinois	Anthony Walthour Scott Smith Illinois	Daryl Wilkens Rick Altig North Dakota	Leon Williams Ali Shahrak North Carolina	

Promoted To General Agent

Ali Abushalif Geneser-Bitman Illinois	James Adkins Hurst Kopp Arkansas	Kevin Appasamy Rick Altig Saskatchewan	Kris Barron Rick Altig Saskatchewan	James Boucher Tom Williams Florida	Alan Calder Joshua Chalom Ontario
William Calhoun Bill Jennings Colorado	Elizabeth Eden Bill Jennings Colorado	Chad Finnerty Scott Smith Indiana	Kevin Leonard Scott Smith Indiana	Donavan Locklear Ali Shahrak North Carolina	Bradford Nielsen Allan Jennings Utah
Jeremy Pitts Tim Schroeder Louisiana	Jeffrey Prince Dennis Ishler Pennsylvania	William Richard Larry Geneser Missouri	Douglas Stroup Tim Schroeder Louisiana	Tomas Thundiyil Scott Smith Illinois	

Promoted To Master General Agent

Leandrew Alexander Bill Jennings Colorado	Patrick Coughlin Rick Altig Oregon	Christopher Cummings Giglione-Brister Massachusetts	Bruce Davis Chris Lafond Nebraska	Charles Decuir Nicholas Nitkowski Louisiana	Joseph Diecedue Nicholas Nitkowski Louisiana
Nathan Hammond Allan Jennings Alabama	Sidney Hodgskiss Rick Altig British Columbia	Ronald Nelson Rick Altig Washington	Leo Soucy Rick Mansfield Maine	Carolyn Wittenbach Wittenbach-Ostrovsky Mississippi	

INDIVIDUAL PRODUCERS

INDIVIDUAL PRODUCERS



1. Timothy Cruise
Woodridge, IL



2. Bulbinder Hayer
Burnaby, BC



3. Mervyn Ee
Burnaby, BC



4. Roland Parker
Ft. Lauderdale, FL



5. Elaina Bosco
Ft. Lauderdale, FL



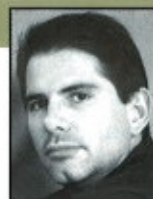
6. Marlon Underwood
Woodridge, IL



7. Kathryn Kite
Albuquerque, NM



8. Heather Baus
Sioux Falls, SD



9. Russell Morris
Altamonte Springs, FL



10. Derrick Larsen
Regina, SK

July Qualifiers

All Time Record to Beat

Carla Miller	Net ALP	Year	Month		
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Timothy Cruise	\$28,014		69.6	Eric Nichols	Scott Smith
2. Bulbinder Hayer	27,004		77.7	Roger Fung	Rick Altig
3. Mervyn Ee	24,321	96		Russell Chang	Rick Altig
4. Roland Parker	22,774		76.3		Tom Williams
5. Elaina Bosco	22,172	98		William Cook	Tom Williams
6. Marlon Underwood	21,623		72.8	Marlon Underwood	Scott Smith
7. Kathryn Kite	21,449	99		Henry Moran	Robert Patterson
8. Heather Baus	18,776	93		Errol Doerr	Rick Altig
9. Russell Morris	18,566	96			Marc Zipper
10. Derrick Larsen	18,498	97		Kevin Frain	Rick Altig
11. Lance Brown	18,190		72.9	Darren Miller	Cohen-Hartman
12. Ruben Soberanes	18,152		84.7	Doreen Ryan-Foti	Jatoft-Foti
13. David Steur	17,818	83		Don Goodwin	Kevin Pawlowski
14. Wesley Bangs	17,300		71.1	Wesley Bangs	Rick Altig
15. Clay-Nghia Nguyen	17,017		73.3	Ronald VanWoesik	Vlad Basov
16. Alex Langford	16,944	94		Volodymir Derevyanyy	Rick Altig
17. Sergey Tovmenka	16,905	96		Vladimir Opra	Larry Geneser
18. Erik Pagtakhan	16,578	90		Roger Johnson	Jatoft-Foti
19. Andrew Rossberg	16,363		80.6	Theodore Pappas	Richard Rutt
20. Tracy Haden	16,343		79.3		Kevin Pawlowski
21. Scott Kangas	15,936	86		Wendell Bangs	Rick Altig
22. Kelly McDonald	15,893		65.7		Jatoft-Foti
23. Richard Rosa	15,742	93		Kevin Surles	Ed Orell
24. Jeremy Baker	15,727	80		Vladimir Opra	Larry Geneser
25. Matthew Wolfanger	15,543		83.7	Paul Rumbuc	Durhon Oldham
26. Peter Hamm	15,470		68.5	David Hausman	Eric Giglione
27. Xiang Li	15,423	93		Roger Fung	Rick Altig
28. Steven Douthit	15,310		75.6	John Akers	Chris Lafond
29. Emily Daniels	15,302	99		Christopher Cummings	Giglione-Brister
30. Jeff Hermes	15,257		65.3	Don Goodwin	Kevin Pawlowski
31. David Wang	15,211		71.4	David Wang	Scott Smith
32. Allen Green	14,947		81.6		Richard Rutt
33. Craig Nugara	14,889	86		Brian Traboulay	Rick Altig
34. Joseph Moore	14,723		80.8	John McCreary	Furer-Whittinghill
35. Alex Roland	14,672		69.7		Chris Lafond
36. Jason Schломann	14,360	94		Jonathan Saluk	Richard Rutt
37. Robert Terborg	14,346		100.0	Melinda-Rae Lyse	Rick Altig
38. Rini Hadilaksono	14,278	92		David Iriye	David Cohen
39. Robert McClerren	14,242	92		DeMario Cooper	Geneser-Bitman
40. Jason Lausar	13,943	100		Matt Henderson	Marc Zipper
41. Benson Kim	13,891		69.4	Don Wold	Rick Altig
42. Haresh Tiwari	13,852	94		Melanie Cohen	Giglione-Brister
43. Connie Morse	13,852	100		Henry Moran	Robert Patterson
44. Rakesh Rekhi	13,712	84		Christopher Cummings	Giglione-Brister
45. Brandi Coles	13,634	97		Vita Pecoraro	Eric Giglione
46. Bruce Davis	13,609		71.0	Bruce Davis	Chris Lafond
47. Kobina Sekyi	13,528		67.5		Joseph Manone
48. Dean Goldstein	13,509	90		David Hausman	Eric Giglione
49. Paul Vojtek	13,491		64.1	Steven Lee	Altig-Martyn
50. Ted Poulos	13,390	100		Melanie Cohen	Giglione-Brister

▲ Percentage of Net to Gross

All Time Record to Beat

★ Timothy Cruise	Net ALP \$242,696	Year 2000
Name	Net ALP	NG [▲]
* 1. Marlon Underwood	\$116,957	
* 2. Timothy Cruise	112,486	
* 3. James Dattilo	100,448	
* 4. Lance Brown	97,133	
* 5. Kelly McDonald	87,883	
* 6. Ruben Soberanes	86,543	
* 7. Al-Karim Walji	86,391	
* 8. Roland Parker	85,678	
* 9. Jefferson Moyers	85,506	78
* 10. Jim Bianchi	84,246	
11. Joey Kennedy	84,067	
12. David Wang	82,876	
13. John Rice	82,754	
14. Kendra Roberts	81,107	
15. Andrew Rossberg	79,601	
16. Matthew Wolfanger	78,480	
17. Joshua Robinson	77,462	
18. Anita St. Arnaud	77,111	
19. DeMario Cooper	76,909	
20. Ramin Maghsoud	76,847	
21. Jennifer Baron	76,556	
22. Keith Zabrocki	75,864	
23. Jeremy Baker	75,853	80
24. Julie Wells	75,190	
25. Joseph Moore	74,498	
26. John Reinbott	74,416	
27. Harold McSweeney	73,705	
28. Marcellus Adams	73,656	
29. Jeff Hermes	73,471	
30. Marc Rosen	71,981	
31. Emmanuelle Fantoli	71,549	
32. Russell Morris	71,428	96
33. Alex Roland	71,282	
34. Clay-Nghia Nguyen	71,117	
35. Leslie Taylor	70,906	
36. Mark Bleier	70,170	
37. Joseph Ricci	69,422	
38. Guy Panno	68,646	
39. Joseph Schofield	68,490	
40. Moneesha Smith	68,283	
41. Larry Wright	67,603	
42. Steven Greer	67,583	
43. Allen Green	67,179	
44. David Tubbin	66,950	
45. Douglas Bauknecht	65,428	
46. Scott Remy	65,036	
47. Peter Hamm	64,955	
48. Ryan Hungate	64,346	
49. Mitchell Clem	63,663	
50. Lynn Erickson	63,619	

YTD Qualifiers

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
Marlon Underwood			72.8	Marlon Underwood	Scott Smith
Eric Nichols			69.6	Eric Nichols	Scott Smith
James Dattilo			79.7	James Dattilo	Marc Zipper
Darren Miller			72.9	Darren Miller	Cohen-Hartman
			65.7		Jatoff-Foti
Doreen Ryan-Foti			84.7	Doreen Ryan-Foti	Jatoff-Foti
Melinda-Rae Lyse			76.2	Melinda-Rae Lyse	Rick Altig
			76.3		Tom Williams
Jefferson Moyers				Jefferson Moyers	Shahrak-Smolenski
Paul Rumbuc			82.1	Paul Rumbuc	Durhon Oldham
Gary Williams			75.4	Gary Williams	Rick Altig
David Wang			71.4	David Wang	Scott Smith
Doreen Ryan-Foti			72.1	Doreen Ryan-Foti	Jatoff-Foti
Robert Delesky			83.0	Robert Delesky	Eric Giglione
Theodore Pappas			80.6	Theodore Pappas	Richard Rutt
Paul Rumbuc			83.7	Paul Rumbuc	Durhon Oldham
Leslie Taylor			72.9	Leslie Taylor	Geneser-Bitman
Christine Hartman			82.0	Christine Hartman	Cohen-Hartman
DeMario Cooper			72.8	DeMario Cooper	Geneser-Bitman
			81.2		Vlad Basov
William Cook			82.4	William Cook	Tom Williams
Bruce Hennick			82.2	Bruce Hennick	Marc Morton
Vladimir Opra				Vladimir Opra	Larry Geneser
Nickolay Gusev			74.6	Nickolay Gusev	Vlad Basov
John McCreary			80.8	John McCreary	Furer-Whittinghill
Leanne Hughes			83.8	Leanne Hughes	Eric Giglione
			66.2		Robert Patterson
Marcellus Adams			69.2	Marcellus Adams	Allan Jennings
Don Goodwin			65.3	Don Goodwin	Kevin Pawlowski
Marc Rosen			81.3	Marc Rosen	Eric Giglione
David Iriye			82.9	David Iriye	David Cohen
					Marc Zipper
			69.7		ChrisLafond
Ronald VanWoesik			73.3	Ronald VanWoesik	Vlad Basov
Leslie Taylor			72.8	Leslie Taylor	Geneser-Bitman
			81.7		Gary Bleier
Jeffrey Dinocento			76.5	Jeffrey Dinocento	Eric Giglione
			65.4		David Cohen
Kevin Bukatman			65.3	Kevin Bukatman	Eric Giglione
Byron Watson			77.6	Byron Watson	Eric Giglione
			66.5		Robert Patterson
Steven Greer			86.8	Steven Greer	Durhon Oldham
			81.6		Richard Rutt
Wendell Bangs			70.8	Wendell Bangs	Rick Altig
Gary Williams			87.5	Gary Williams	Rick Altig
Jeffrey Dinocento			78.8	Jeffrey Dinocento	Eric Giglione
David Hausman			68.5	David Hausman	Eric Giglione
John McCreary			72.9	John McCreary	Furer-Whittinghill
			82.6		Vlad Basov
			75.1		David Cohen

▲ Percentage of Net to Gross

MONETARY DONATIONS

Mark Hancock Agency

- Contributed \$100 to the North Central Indiana Labor Council's annual summer picnic.
- Donated \$100 to the Teamsters Local 364 annual retirees picnic.
- Donated \$525 to the Indiana Regional Council of Carpenters golf outing.
- Contributed \$250 to the Central Indiana Labor Council's annual Labor Day parade.

Hughes-Parekh Agency

- Donated \$500 to the South Carolina State Employee Association scholarship fund (see picture below).



Total \$1,475

OTHER DONATIONS

Mark Hancock Agency

- Donated 30 boxes of food for the laid-off members of the Sheet Metal Workers Local 20.

Hughes-Parekh Agency

- Participated in a picket line strike at the Palmetto Bridge construction site (see picture below).

Hughes-Parekh Agency



CONGRATULATIONS!

Shawna King, the daughter of General Agent Richard Nye, won a \$5,000 scholarship from the Howard Coughlin Memorial Scholarship fund which is sponsored through OPEIU Local 277. Congratulations on this distinguished honor.

RETENTION BONUS

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Bulbinder Hayer	Rick Altig	\$5,131	Joshua Robinson	Geneser-Bitman	\$1,898
Timothy Cruise	Scott Smith	\$4,762	Richard Rosa	Ed Orell	\$1,889
Roland Parker	Tom Williams	\$4,183	Scott Remmey	Eric Giglione	\$1,863
Marlon Underwood	Scott Smith	\$3,676	Xiang Rong Li	Rick Altig	\$1,851
Ruben Soberanes	Jatoff-Foti	\$3,631	Carrie Taylor	Bill Jennings	\$1,847
Andrew Rossberg	Richard Rutt	\$3,273	Ryan Hungate	Furer-Whittinghill	\$1,839
Tracy Haden	Kevin Pawlowski	\$3,269	Al-Karim Walji	Rick Altig	\$1,839
Matthew Wolfanger	Durhon Oldham	\$3,109	Emily Daniels	Giglione-Bristler	\$1,836
Lance Brown	Cohen-Hartman	\$3,092	Mark Reddington	Durhon Oldham	\$1,821
Allen Green	Richard Rutt	\$2,990	Gay Deitch	Dennis Ishler	\$1,817
Russell Morris	Marc Zipper	\$2,971	Mark Gagliardi	Jatoff-Foti	\$1,799
Joseph Moore	Furer-Whittinghill	\$2,945	Andrew Fike	Bob Glover	\$1,783
Wesley Bangs	Rick Altig	\$2,941	Keith Zabrocki	Jamc Morton	\$1,782
Mervyn Ee	Rick Altig	\$2,919	Jim Bianchi	Durhon Oldham	\$1,781
Steve Douthit	Chris Lafond	\$2,909	Greg Smith	Larry Geneser	\$1,777
Clay-Nghia Nguyen	Vlad Basov	\$2,893	Ryan Stenglein	Rick Altig	\$1,773
Robert Terborg	Rick Altig	\$2,869	Gary Ponting	James Surace	\$1,769
David Steur	Kevin Pawlowski	\$2,851	Alison King	Furer-Whittinghill	\$1,741
Alex Langford	Rick Altig	\$2,711	Ted Schilling	Bill Jennings	\$1,741
George Sturge	Ramin Kouladji	\$2,664	Sonia Gallant	Wittenbach-Ostrovsky	\$1,738
Elaina Bosco	Tom Williams	\$2,661	Diana Fenrich	Joseph Manone	\$1,737
Erik Pagtakhan	Jatoff-Foti	\$2,653	Dean Beaucage	Larry Geneser	\$1,732
James Dattilo	Marc Zipper	\$2,609	Larry Wright	Robert Patterson	\$1,728
Julie Aorahamian	Joseph Manone	\$2,607	Jason Schlomann	Richard Rutt	\$1,723
David Wang	Scott Smith	\$2,586	Shannon Lee	Hughes-Parekh	\$1,719
Kendra Roberts	Eric Giglione	\$2,585	Yanic Santos	Geneser-Bitman	\$1,716
Kathryn Kite	Robert Patterson	\$2,574	Michael Pelluciotta	Eric Giglione	\$1,716
Scott Kangas	Rick Altig	\$2,550	Marc Rosen	Eric Giglione	\$1,716
Kelly McDonald	Jatoff-Foti	\$2,543	Joseph Schofield	Eric Giglione	\$1,712
Jeremy Baker	Larry Geneser	\$2,516	Robert McClerran	Geneser-Bitman	\$1,709
Alex Roland	Chris Lafond	\$2,494	Paul Bodinizzo	Eric Giglione	\$1,705
Peter Hamm	Eric Giglione	\$2,475	Cynthia Bashaw	Marc Zipper	\$1,704
Jeff Hermes	Kevin Pawlowski	\$2,441	Abdulrazzak Ahmed	Scott Smith	\$1,698
Benjamin Mancillas	Joseph Manone	\$2,405	Clifton Spears	Larry Geneser	\$1,692
Stacey Wall	Eric Giglione	\$2,393	Gregory Siard	Durhon Oldham	\$1,678
Craig Nugara	Rick Altig	\$2,382	Jason Lauser	Marc Zipper	\$1,673
Benson Kim	Rick Altig	\$2,362	Michael Thomas	Robert Smith	\$1,673
Eric Tuttobene	Durhon Oldham	\$2,355	Carl Boldon	Scott Smith	\$1,670
Joey Kennedy	Rick Altig	\$2,350	Steven Greer	Durhon Oldham	\$1,670
Kevin Mendizabal	Eric Giglione	\$2,348	Mark Bleier	Gary Bleier	\$1,667
Carla Miller	Chris Lafond	\$2,330	Haresh Tiwari	Giglione-Bristler	\$1,662
Bruce Davis	Chris Lafond	\$2,314	Connie Morse	Robert Patterson	\$1,662
Errol Doerr	Rick Altig	\$2,298	James Beck	Scott Smith	\$1,660
Rini Hadilaksono	David Cohen	\$2,284	Kim Wilhelm	Scott Smith	\$1,659
Douglas Bauknecht	Rick Altig	\$2,275	Scott Blum	Ali Shahrak	\$1,654
Dale Cavestany	Jatoff-Foti	\$2,258	Louis Racz	Eric Giglione	\$1,650
Heather Baus	Rick Altig	\$2,253	Richard Nye	Rick Mansfield	\$1,646
Susan Schweitzer	Rick Altig	\$2,250	Ray Keller	Chris Lafond	\$1,640
Adam Kiss	Richard Rutt	\$2,245	Brandi Coles	Eric Giglione	\$1,636
Asif Javaid	Eric Giglione	\$2,230	Carol McCalla	Altig-Martyn	\$1,633
Hal Herman	Durhon Oldham	\$2,228	Sushen Chand	Jatoff-Foti	\$1,633
David Mah	Rick Altig	\$2,223	Scott Georger	Durhon Oldham	\$1,633
Derrick Larsen	Rick Altig	\$2,220	Richard Sauer	Eric Giglione	\$1,624
Rakesh Rekhi	Giglione-Bristler	\$2,194	Patricia Lee	Scott Smith	\$1,620
Maurice Davies	Steve Friedlander	\$2,179	Vedran Pipinic	Richard Rutt	\$1,616
Anita St. Arnaud	Cohen-Hartman	\$2,172	Ted Poulos	Giglione-Bristler	\$1,607
Kobina Sekyi	Joseph Manone	\$2,165	Robert Olive	Scott Smith	\$1,597
Dean Goldstein	Eric Giglione	\$2,162	Kallis Harper	Rick Altig	\$1,595
Paul Vojtek	Altig-Martyn	\$2,159	Stephan Morrison	Rick Altig	\$1,591
John Rice	Jatoff-Foti	\$2,158	Wan Jang	Rick Altig	\$1,581
John Huber	Eric Giglione	\$2,139	Gregory Jeffers	Eric Giglione	\$1,580
Marcus Bautista	Giglione-Bristler	\$2,118	Jenny Campbell	Rick Altig	\$1,577
Kouassi Apihah	Rick Altig	\$2,110	Souvaly Khampouli	Rick Altig	\$1,574
Robert Ulreich	Jatoff-Foti	\$2,106	James Lawrence	Eric Giglione	\$1,568
Paul Lee	Furer-Whittinghill	\$2,102	Raymond Herd	Rick Altig	\$1,560
Jason Danielson	Rick Altig	\$2,100	Andrew Torres	Altig-Martyn	\$1,560
Linda Amante	Rick Altig	\$2,089	Paul Goddard	Rick Altig	\$1,559
Devin Helps	Rick Altig	\$2,086	Harold Cowden	Hancock-Boles	\$1,557
Tim Oztunguc	Scott Smith	\$2,086	Yvonne Hernandez	David Cohen	\$1,554
Michael Czopek	Eric Giglione	\$2,086	Alfred Brenner	Jatoff-Foti	\$1,553
John Reinbott	Eric Giglione	\$2,084	Jose Villar	Rick Altig	\$1,531
Charles Casper	Eric Giglione	\$2,079	Julie Wells	Vlad Basov	\$1,530
Ugo Marmugi	Eric Giglione	\$2,059	William Feaster	Ed Orell	\$1,523
Larry Adebesein	Matt Blumert	\$2,052	Madlyn Woodyard	David Cohen	\$1,513
Eric Stuedeman	Marc Zipper	\$2,052	Michael Saracino	Dennis Ishler	\$1,512
Tim Smith	Durhon Oldham	\$2,051	Elizabeth Hodgson	Josh Chalom	\$1,511
Preeti Sahgal	Josh Chalom	\$2,046	Arvan Reese	Scott Smith	\$1,508
Bret Fels	Geneser-Bitman	\$2,044	Leslie Benson	Rick Altig	\$1,498
Richard Cerra	Eric Giglione	\$2,043	Carmella Rhymer	David Cohen	\$1,492
Hugo Rust	Jatoff-Foti	\$2,041	Michael Mevissen	Marc Zipper	\$1,489
Serge Toymenka	Larry Geneser	\$2,029	Dale Brunesei	Rick Altig	\$1,485
David Thornton	David Cohen	\$2,029	Frank Rosello	Ed Orell	\$1,480
Lynn Erickson	David Cohen	\$2,028	Gregory Engrav	Rick Altig	\$1,468
Benjamin Scoville	Rick Altig	\$2,019	Launy Lamar	Geneser-Bitman	\$1,468
Sara Beckly	Rick Altig	\$2,014	Elizabeth Phillips	David Cohen	\$1,463
Ramin Maghsoud	Vlad Basov	\$2,012	David Williams	Rick Altig	\$1,460
Shannon Richardson	Geneser-Bitman	\$2,002	Lisa Donoghue	Steve Friedlander	\$1,456
Karlton Roberts	Eric Giglione	\$2,001	Stephen Atwell	Kevin Pawlowski	\$1,451
Maria Esposito	Cohen-Hartman	\$1,996	Natalicia Wilson	Wittenbach-Ostrovsky	\$1,450
James Schneider	Scott Smith	\$1,987	Daniel Ricklets	Geneser-Bitman	\$1,448
John Burnett	Vlad Basov	\$1,979	Jamey Wallace	Scott Smith	\$1,440
Joseph Habeeb	Vlad Basov	\$1,960	William Richard	Larry Geneser	\$1,434
Christine Huber	Eric Giglione	\$1,959	Michael McDonald	Jatoff-Foti	\$1,426
Chris Hernandez	Scott Smith	\$1,934	Chris Cummings	Giglione-Bristler	\$1,412
Jennifer Baron	Tom Williams	\$1,932	Pearl Burks	Larry Geneser	\$1,411
James Peate	Marc Zipper	\$1,931	Rebecca Rehek	Joseph Manone	\$1,409
DeMario Cooper	Geneser-Bitman	\$1,920	Moneesha Smith	Eric Giglione	\$1,400

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Richard Neal	Hurst Kopp	\$1,397	Richard Neal	Hurst Kopp	\$1,397
William Thompson	Hancock-Boles	\$1,396	William Thompson	Hancock-Boles	\$1,396
Benjamin Vanfosson	Scott Smith	\$1,394	Benjamin Vanfosson	Scott Smith	\$1,394
Mitchell Clem	Vlad Basov	\$1,393	Mitchell Clem	Vlad Basov	\$1,393
Jonathan Saluk	Richard Rutt	\$1,387	Jonathan Saluk	Richard Rutt	\$1,387
Lee Stradley	Marc Morton	\$1,386	Lee Stradley	Marc Morton	\$1,386
Joseph Franc	Eric Giglione	\$1,380	Joseph Franc	Eric Giglione	\$1,380
Samuel James	Wittenbach-Ostrovsky	\$1,379	Samuel James	Wittenbach-Ostrovsky	\$1,379
Cynthia Wilhelm	Rick Altig	\$1,376	Cynthia Wilhelm	Rick Altig	\$1,376
Marcellus Adams	Allan Jennings	\$1,364	Marcellus Adams	Allan Jennings	\$1,364
Keith Cornwell	Mark Hancock	\$1,360	Keith Cornwell	Mark Hancock	\$1,360
Kathy Mann	Cohen-Hartman	\$1,359	Kathy Mann	Cohen-Hartman	\$1,359
David Jackson	James Surace	\$1,342	David Jackson	James Surace	\$1,342
Thaddeus Szuwalski	Eric Giglione	\$1,336	Thaddeus Szuwalski	Eric Giglione	\$1,336
James Holloway	Geneser-Bitman	\$1,335	James Holloway	Geneser-Bitman	\$1,335
Tracey Johnston	Larry Geneser	\$1,334	Tracey Johnston	Larry Geneser	\$1,334
Rory Lee	Rick Altig	\$1,327	Rory Lee	Rick Altig	\$1,327
Harold McSweeney	Robert Patterson	\$1,325	Harold McSweeney	Robert Patterson	\$1,325
Deleneia Cato	Hurst Kopp	\$1,322	Deleneia Cato	Hurst Kopp	\$1,322
Scott Jordan	Wittenbach-Ostrovsky	\$1,316	Scott Jordan	Wittenbach-Ostrovsky	\$1,316
Steaven Snow	Larry Geneser	\$1,314	Steaven Snow	Larry Geneser	\$1,314
Kevin Bailey	Durhon Oldham	\$1,314	Kevin Bailey	Durhon Oldham	\$1,314
Emmanuelle Fantoli	David Cohen	\$1,313	Emmanuelle Fantoli	David Cohen	\$1,313
James Woodruff	Larry Geneser	\$1,311	James Woodruff	Larry Geneser	\$1,311
Mark Matthews	Hancock-Boles	\$1,310	Mark Matthews	Hancock-Boles	\$1,310
Christopher Beard	Wittenbach-Ostrovsky	\$1,299	Christopher Beard	Wittenbach-Ostrovsky	\$1,299
Kelly McClain	Hancock-Boles	\$1,297	Kelly McClain	Hancock-Boles	\$1,297
Daman Spicer	Larry Geneser	\$1,296	Daman Spicer	Larry Geneser	\$1,296
Paul Lund	Scott Smith	\$1,287	Paul Lund	Scott Smith	\$1,287
William Slocum	James Surace	\$1,282	William Slocum	James Surace	\$1,282
Jinzhou Zhao	Rick Altig	\$1,277	Jinzhou Zhao	Rick Altig	\$1,277
Michael Hixon	Michael Jackson	\$1,277	Michael Hixon	Michael Jackson	\$1,277
Mark Groggel	Eric Giglione	\$1,267	Mark Groggel	Eric Giglione	\$1,267
Carlos Bryant	Jatoff-Foti	\$1,251	Carlos Bryant	Jatoff-Foti	\$1,251
Kent Booze	Rick Altig	\$1,251	Kent Booze	Rick Altig	\$1,251
Dan Simperingham	James Surace	\$1,247	Dan Simperingham	James Surace	\$1,247
Donald Spence	Jatoff-Foti	\$1,246	Donald Spence	Jatoff-Foti	\$1,246
Shannon Corrigan	James Surace	\$1,246	Shannon Corrigan	James Surace	\$1,246
Dennis Kelleher	Geneser-Bitman	\$1,245	Dennis Kelleher	Geneser-Bitman	\$1,245
Christopher Steindorf	Larry Geneser	\$1,239	Christopher Steindorf	Larry Geneser	\$1,239
Randall Smith	Rick Altig	\$1,237	Randall Smith	Rick Altig	\$1,237
Barry Deardorff	Durhon Oldham	\$1,234	Barry Deardorff	Durhon Oldham	\$1,234
Nicholas Bromhal	Matt Blumert	\$1,226	Nicholas Bromhal	Matt Blumert	\$1,226
Michael Givens	David Cohen	\$1,225	Michael Givens	David Cohen	\$1,225
Michael Keller	Rick Altig	\$1,224	Michael Keller	Rick Altig	\$1,224
Kevin Costello	Richard Rutt	\$1,223	Kevin Costello	Richard Rutt	\$1,223
Kobie Samuels	Durhon Oldham	\$1,216	Kobie Samuels	Durhon Oldham	\$1,216
Amber Wilburn	Eric Giglione	\$1,215	Amber Wilburn	Eric Giglione	\$1,215
Scott Mitchell	Durhon Oldham	\$1,214	Scott Mitchell	Durhon Oldham	\$1,214
Tony Choueiry	Scott Smith	\$1,204	Tony Choueiry	Scott Smith	\$1,204
Todd Ecker	Scott Smith	\$1,203	Todd Ecker	Scott Smith	\$1,203
Michael Rose	Durhon Oldham	\$1,194	Michael Rose	Durhon Oldham	\$1,194
Shalon Scott	Hancock-Boles	\$1,192	Shalon Scott	Hancock-Boles	\$1,192
Joseph Jaffe	Vlad Basov	\$1,191	Joseph Jaffe	Vlad Basov	\$1,191
James Hopkins	Rick Altig	\$1,191	James Hopkins	Rick Altig	\$1,191
Allan Jennings	Durhon Oldham	\$1,190	Allan Jennings	Durhon Oldham	\$1,190
Karen Thompson	Rick Altig	\$1,189	Karen Thompson	Rick Altig	\$1,189
Ivan Pichugin	Rick Altig	\$1,189	Ivan Pichugin	Rick Altig	\$1,189
Rob Hay	Larry Geneser	\$1,184	Rob Hay	Larry Geneser	\$1,184
Matthew Dahler	Larry Geneser	\$1,180	Matthew Dahler	Larry Geneser	\$1,180
Steve Augustine	Josh Chalom	\$1,175	Steve Augustine	Josh Chalom	\$1,175
James Boucher	Rick Altig	\$1,173	James Boucher	Rick Altig	\$1,173
Herman Libman	Richard Rutt	\$1,169	Herman Libman	Richard Rutt	\$1,169
Timothy Houser	Geneser-Bitman	\$1,165	Timothy Houser	Geneser-Bitman	\$1,165
Anthony Owens	Giglione-Bristler	\$1,165	Anthony Owens	Giglione-Bristler	\$1,165
Candace Bethea	Altig-Martyn	\$1,164	Candace Bethea	Altig-Martyn	\$1,164
Gregory Riley	Rick Altig	\$1,164	Gregory Riley	Rick Altig	\$1,164
Justin Brandt	Larry Geneser	\$1,164	Justin Brandt	Larry Geneser	\$1,164
John Hergert	James Surace	\$1,162	John Hergert	James Surace	\$1,162
Arthur Westergren	Bill Jennings	\$1,159	Arthur Westergren	Bill Jennings	\$1,159
Barry Smith	Geneser-Bitman	\$1,157	Barry Smith	Geneser-Bitman	\$1,157
Arthur Garwacki	Marc Zipper	\$1,157	Arthur Garwacki	Marc Zipper	\$1,157
Todd Frank	Matt Blumert	\$1,157	Todd Frank	Matt Blumert	\$1,157
Stephen Porter	Shahrak-Smolenski	\$1,156	Stephen Porter	Shahrak-Smolenski	\$1,156
William Plunkett	Hughes-Parekh	\$1,152	William Plunkett	Hughes-Parekh	\$1,152
Jeff Woolsey	Geneser-Bitman	\$1,152	Jeff Woolsey	Geneser-Bitman	\$1,152
Robert Bingham	Rick Altig	\$1,151	Robert Bingham	Rick Altig	\$1,151
Daryl Allen	Larry Geneser	\$1,151	Daryl Allen	Larry Geneser	\$1,151
Steven Mineo	Durhon Oldham	\$1,150	Steven Mineo	Durhon Oldham	\$1,150
Stephen Saul	Altig-Martyn	\$1,147	Stephen Saul	Altig-Martyn	\$1,147
Angelica Gallardo	David Cohen	\$1,146	Angelica Gallardo	David Cohen	\$1,146
Jerald Muhammad	Eric Giglione	\$1,146	Jerald Muhammad	Eric Giglione	\$1,146
Michael Ungerleider	Joseph Manone	\$1,146	Michael Ungerleider	Joseph Manone	\$1,146
Patrick Duray	Larry Geneser	\$1,145	Patrick Duray	Larry Geneser	\$1,145
Joseph Ricci	Eric Giglione	\$1,145	Joseph Ricci	Eric Giglione	\$1,145
Eric Topper	Chris Lafond	\$1,143	Eric Topper	Chris Lafond	\$1,143
Jonathan Brunner	Larry Geneser	\$1,143	Jonathan Brunner	Larry Geneser	\$1,143
Mary Waller	Marc Zipper	\$1,142	Mary Waller	Marc Zipper	\$1,142
Elizabeth Marsis	Jatoff-Foti	\$1,142	Elizabeth Marsis	Jatoff-Foti	\$1,142
Thomas Tulowiecki	Eric Giglione	\$1,141	Thomas Tulowiecki	Eric Giglione	\$1,141
Rishad Ioussifov	Kevin Pawlowski	\$1,141	Rishad Ioussifov	Kevin Pawlowski	\$1,141
Thomas Kelly	Rick Altig	\$1,137	Thomas Kelly	Rick Altig	\$1,137
Terrance Rupp	Eric Giglione	\$1,137	Terrance Rupp	Eric Giglione	\$1,137
Brent Mathews	Geneser-Bitman	\$1,134	Brent Mathews	Geneser-Bitman	\$1,134
Dmitriy Goncharuk	Rick Altig	\$1,133	Dmitriy Goncharuk	Rick Altig	\$1,133
Doron Yaniv	Scott Smith	\$1,133	Doron Yaniv	Scott Smith	\$1,133
Larry Lozano	Marc Zipper	\$1,127	Larry Lozano	Marc Zipper	\$1,127
Jerrel Thornton	David Cohen	\$1,127	Jerrel Thornton	David Cohen	\$1,127

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Dyanne Stevens	Durhon Oldham	\$1,127	Dyanne Stevens	Durhon Oldham	\$1,127
William Dauphine	Rick Altig	\$1,125	William Dauphine	Rick Altig	\$1,125
Ann Lindberg	Scott Smith	\$1,125	Ann Lindberg	Scott Smith	\$1,125
Larry Bures	James Surace	\$1,125	Larry Bures	James Surace	\$1,125
Mark McGraw	Ed Orell	\$1,123	Mark McGraw	Ed Orell	\$1,123
Marie Girard	Rick Altig	\$1,120	Marie Girard	Rick Altig	\$1,120
Laurence Marscheck	Marc Zipper	\$1,118	Laurence Marscheck	Marc Zipper	\$1,118
Jeff Brown	Robert Smith	\$1,112	Jeff Brown	Robert Smith	\$1,112
Adam Vierra	Chris Lafond	\$1,107	Adam Vierra	Chris Lafond	\$1,107
Ion Stant	Rick Altig	\$1,102	Ion Stant	Rick Altig	\$1,102
John Clark	Durhon Oldham	\$1			

SUPERVISING AGENTS



1. John McGrath
Calgary, AB



2. Jennifer Baron
Ft. Lauderdale, FL



3. William Thompson
Jeffersonville, IN

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

July Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. John McGrath	\$32,309	\$41,216	94		5	Melinda-Rae Lyse	Rick Altig
2. Jennifer Baron	29,327	38,882	92		2	William Cook	Tom Williams
3. William Thompson	27,421	40,068	96		5	Gregory Partee	Hancock-Boles
4. Anthony Owens	21,795	30,287	98		4	Henry Moran	Robert Patterson
5. Aaron Samples	19,321	23,683	81		7	David Zophin	Ed Orell

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Camy Smith	\$93,353	\$139,962	87		5	Danny Mayorga	Tom Williams
2. Edmundo Martinez	73,442	104,342		70.7	3	Christine Hartman	Cohen-Hartman
3. Tracy McNallan	58,657	89,927		77.7	1	Wendell Bangs	Rick Altig
4. Susan Schweitzer	51,658	95,907		81.1	2	Wendell Bangs	Rick Altig
5. Ryan Hungate	49,348	104,827	87		2	John McCreary	Furer-Whittinghill

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

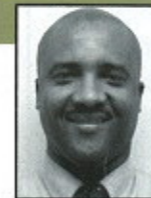
GENERAL AGENTS



1. Israel Pena
Ft. Lauderdale, FL



2. Peter Hamm
Edison, NJ



3. Gregory Jeffers
Edison, NJ



4. Tracy Haden
Houston, TX



5. Lori Boynton
Crystal, MN

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

July Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Israel Pena	\$65,177	\$71,950		69.8	17	Danny Mayorga	Tom Williams
2. Peter Hamm	53,600	69,833		80.3	11	David Hausman	Eric Giglione
3. Gregory Jeffers	45,561	60,116	95		7	David Hausman	Eric Giglione
4. Tracy Haden	44,547	60,891		88.7	7		Kevin Pawlowski
5. Lori Boynton	37,098	37,098	91		8	Jeff Churchfield	Rick Altig
6. James Boucher	35,240	36,810		82.4	6	William Cook	Tom Williams
7. Emmanuelle Fantoli	32,058	41,433	92		6	David Iriye	David Cohen
8. Jim Bianchi	30,259	40,153	93		4	Paul Rumbuc	Durhon Oldham
9. John Bulecza	29,930	38,600		64.9	7		Marc Zipper
10. Shannon Lee	29,192	40,813	92		5	James Logan	Hughes-Parekh

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

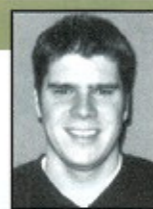
Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Israel Pena	\$273,537	\$285,766		69.8	17	Danny Mayorga	Tom Williams
* 2. Scott Geisel	177,958	201,091		70.1	6	Scott Geisel	Lisa D'Amico
* 3. Samuel James	169,843	227,771		70.2	8	Carolyn Wittenbach	Wittenbach-Ostrovsky
* 4. Peter Hamm	129,670	169,454		80.3	11	David Hausman	Eric Giglione
* 5. John Bulecza	115,785	177,197		64.9	7	James Peate	Marc Zipper
6. Tracy Haden	114,899	146,101		88.7	7		Kevin Pawlowski
7. Jim Bianchi	109,408	187,429	93		4	Paul Rumbuc	Durhon Oldham
8. Hal Herman	108,166	157,976		75.3	4	Paul Rumbuc	Durhon Oldham
9. Tod Brown	107,806	145,362		77.4	4	William Heath	Mark Hancock
10. Charles Rodriguez	97,528	136,596	84		4	William Cook	Tom Williams

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS



1. David Hausman
Edison, NJ



2. Paul Rumbuc
Rochester, NY



3. Jeffrey Dinocento
Edison, NJ



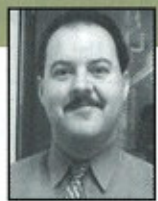
4. Damon Hartley
Fairview Heights, IL



5. Carolyn Wittenbach
Ridgeland, MS



6. William Cook
Ft. Lauderdale, FL



7. Vito Pecoraro
Edison, NJ



8. Melinda-Rae Lyse
Calgary, AB



9. Wilbur Smith
Redmond, WA



10. Lee Conti
Los Angeles, CA

MASTER GENERAL AGENTS

July Production

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. David Hausman	\$173,745	\$211,883		68.0	29	Eric Giglione
2. Paul Rumbuc	117,103	194,778		80.6	17	Durhon Oldham
3. Jeffrey Dinocento	114,013	152,964		70.4	21	Eric Giglione
4. Damon Hartley	108,084	110,204		64.6	16	Geneser-Bitman
5. Carolyn Wittenbach	98,925	99,289		75.4	18	Wittenbach-Ostrovsky
6. William Cook	97,875	101,817		71.1	18	Tom Williams
7. Vito Pecoraro	83,000	89,463		66.2	16	Eric Giglione
8. Melinda-Rae Lyse	80,957	103,573		69.4	15	Rick Altig
9. Wilbur Smith	80,170	132,829		66.8	9	Rick Altig
10. Lee Conti	79,536	87,887		73.2	20	David Cohen
11. James Logan	73,298	81,054		77.8	15	Hughes-Parekh
12. John McCreary	72,383	72,383		67.2	20	Furer-Whittinghill
13. Robert Delesky	72,223	72,223		74.8	12	Eric Giglione
14. Doreen Ryan-Foti	70,450	115,121		70.1	18	Jatoft-Foti
15. David Iriye	70,338	69,949		72.2	15	David Cohen
16. Henry Moran	69,514	68,619	88		13	Robert Patterson
17. Steven Lee	67,650	91,141		71.8	13	Altig-Martyn
18. Melanie Cohen	66,567	74,335	90		9	Giglione-Brister
19. Eric Neal	61,222	47,782		71.8	12	Geneser-Bitman
20. Kevin Surles	60,789	62,767	81		15	Ed Orell

YTD Production

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$964,472	\$1,145,485		80.6	17	Durhon Oldham
* 2. Jeffrey Dinocento	766,766	968,053		70.4	21	Eric Giglione
* 3. Eric Neal	661,028	708,083		71.8	12	Geneser-Bitman
* 4. Wendell Bangs	530,880	667,620		74.9	11	Rick Altig
* 5. David Hausman	439,119	605,658		68.0	29	Eric Giglione
6. John McCreary	437,715	440,421		67.2	20	Furer-Whittinghill
7. David Iriye	427,837	440,342		72.2	15	David Cohen
8. William Cook	414,577	433,460		71.1	18	Tom Williams
9. Lee Conti	411,121	462,656		73.2	20	David Cohen
10. Steven Jakubczak	399,512	471,241		71.9	5	Scott Smith
11. Doreen Ryan-Foti	392,537	668,486		70.1	18	Jatoft-Foti
12. Christine Hartman	383,725	648,809		71.7	12	Cohen-Hartman
13. Damon Hartley	370,411	418,426		64.6	16	Geneser-Bitman
14. Brandon Geneser	351,870	451,289		68.6	13	Larry Geneser
15. Robert Delesky	341,072	358,243		74.8	12	Eric Giglione
16. John Akers	335,315	364,600		70.8	6	Chris Lafond
17. Leanne Hughes	335,201	385,021		70.6	12	Eric Giglione
18. Steven Lee	330,276	442,165		71.8	13	Altig-Martyn
19. Vito Pecoraro	329,607	412,278		66.2	16	Eric Giglione
20. Wilbur Smith	320,725	581,883		66.8	9	Rick Altig

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts

57.5 Percent GAs Coded Under MGA

July Bonus Qualifiers

Paul Rumbuc \$13,827	Steve Foti \$4,855	Joseph Diecedue \$2,610	Steven Ratliff \$1,064	Andrew Rossberg \$337
David Hausman \$13,626	Robert Delesky \$4,791	James Peate \$2,584	Jim Bianchi \$1,009	Shannon Lee \$334
Eric Neal \$9,507	Dan Phillips \$4,592	Adam Kiss \$2,417	Peter Novellino \$910	Francisco Perez \$331
Jeffrey Dinocento \$9,219	John McCreary \$4,592	Mathew Hart \$2,381	Yumiko Yamashita \$907	Dorian Oldham \$318
Carolyn Wittenbach \$8,742	Theodore Pappas \$4,044	Marcellus Adams \$2,300	Matthew Wolfanger \$813	Lisa Donoghue \$316
Henry Moran \$7,909	Steven Greer \$3,987	William Heath \$2,185	Joseph Ricci \$679	Scott Blum \$307
Melinda-Rae Lyse \$7,429	James Logan \$3,914	Byron Watson \$2,154	Samuel James \$663	Gary Clark \$307
Russell Chang \$6,845	John Akers \$3,848	Jonathan Saluk \$2,154	Christopher Stephens \$622	Donavan Locklear \$302
Bill Cook \$6,825	Eric Nichols \$3,785	DeMario Cooper \$2,136	Lori Boynton \$576	Pamela Drury \$295
Damon Hartley \$6,500	Kevin Surles \$3,657	Mahmoud Kenareh \$2,025	John Bulecza \$551	James Holloway \$283
Ronald VanWoesik \$6,263	Bruce Hennick \$3,611	Patrick Shehan \$1,971	Lorena Barriere \$540	Keith Zabrocki \$273
Wendell Bangs \$6,185	Steven Jakubczak \$3,351	Peter Hamm \$1,587	Emmanuelle Fantoli \$535	Charles Rodriguez \$273
Wilbur Smith \$6,036	Lee Conti \$3,338	Scott Baker \$1,530	Lisa Walker \$509	Matthew Laird \$268
David Iriye \$5,951	Jeff Churchfield \$3,235	Erik Graham \$1,448	Hal Herman \$493	Dale Cavestany \$267
Doreen Ryan-Foti \$5,671	Christine Hartman \$3,087	Dan Phillips \$1,437	Kendra Roberts \$469	Charles Weber \$265
Gregory Partee \$5,581	Nickolay Gusev \$2,976	James Boucher \$1,354	Zenotha Gardner \$459	Lee Stradley \$263
Roger Fung \$5,512	Lawrence Hauck \$2,904	Rajeev Arora \$1,298	Lawrence Ohms \$452	Tod Brown \$100
Brian Waller \$5,254	Errol Doerr \$2,816	Gregory Jeffers \$1,160	Deborah Peers \$446	Scott Georger \$95
Rob Hay \$5,058	David Wang \$2,717	Kevin Khadivian \$1,149	Denise Gilbert \$413	
Brian Traboulay \$4,922	Robert Biddle \$2,678	Marcus Smith \$1,109	Richard Cerra \$426	
Steven Lee \$4,873	Blair-Schurr \$2,623	Leanne Hughes \$1,097	Linda Amante \$390	

Total \$283,082

The Reverse Side

Our business is the relationship business, and conflict is a part of every relationship. Professionally, we deal with a multitude of issues from simple misunderstandings in our Agencies to perceived phone misrepresentations. There is the occasional uninformed shop steward, or perhaps office help, who does not quite understand why we need to see their members, and even dissatisfied policyholders. This is simply the nature of our business.

As with all conflict there are many sides, and when it comes to resolution, being able to see those other sides goes a long way in reaching common ground.

There is a Japanese proverb which states, "The reverse side also has a reverse side." In conflict, I see my side clearly. However, seeing the reverse side, or the other side, is difficult. There are even times when I just do not want to see the other side. This is simply human nature.

While teaching at the Leadership Development School, it became apparent to me how little time I spend teaching about conflict resolution. Yet, it is this basic skill which allows us to have long-term relationships with organized labor and helps us develop new relationships in emerging markets. Inevitably, how we resolve conflict will be the measure of our success in maintaining the third party endorsements we are required to establish.

Whether you are a Producer, Manager, SGA, or P.R. Representative, we all play a Public Relations role in our markets. From the newest Producer who is experiencing the field for the first time, to a seasoned P.R. Representative who negotiates the relationship between the Agency and the groups with which we work, each can use these basic guidelines for resolving conflict:

- ◆ **We all have a personal responsibility in conflict.** It is important to admit fault in causing the conflict. As a leader it is important to create a safe environment for problems to be brought out into the open.
- ◆ **Listening is as crucial as speaking.** Listening to the other side, and confirming you actually understand takes practice. Pay attention to your listening blocks: allow someone to speak, do not diffuse the situation with a ready answer, do not deflect by changing the subject or throwing the problem back on someone else, and focus on what the other person is trying to say.



FROM THE DESK OF:

Denise BowyerVice President &
National Director of
Public Relations

"Originality consists not only in doing things differently, but also in doing things better."

— Edward C. Skedman

- ◆ **Empathize with the person with whom you have a conflict.** If you have really listened, you will have empathy for the other sides' perspective, even if only slightly. Empathy is critical to fostering trust and coming to a resolution.
- ◆ **Remember both sides can win.** Find middle ground where each side can walk away feeling they have gotten something they need.

- ◆ **It is important to reach certain closure.** The ultimate goal is to have both parties be sure of the outcome and bring closure to the issue.
- ◆ **Humor can always help.** Use humor when possible, it brings perspective when nothing else will.

Each of us can use these simple techniques when it comes to even the smallest conflict. Remember, *the reverse side also has a reverse side.*

I am committed to seeing my side clearly, learning to see the reverse side, and finding some humor in the midst of the resolution. My hope is each of you can do the same.

STATE GENERAL AGENTS



Eric Giglione

Category I	JULY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Eric Giglione	\$630,781	\$168,000	375	\$759,135			70.4	\$3,170,814	\$1,176,000	270	\$3,963,547
Rick Altig	1,103,376	468,000	236	1,590,509			69.8	5,166,114	3,204,000	161	8,152,874
Larry Geneser	237,912	108,000	220	331,614			67.5	1,922,265	768,000	250	2,318,011
Hancock-Boles	134,232	96,000	140	212,598			68.9	720,422	672,000	107	1,145,111
David Cohen	206,747	156,000	133	299,483			74.4	1,304,545	1,020,000	128	2,073,281
Scott Smith	309,088	240,000	129	627,039			67.2	2,315,608	1,524,000	152	3,743,973
Jatoff-Foti	171,712	168,000	102	346,900			70.3	945,484	1,176,000	80	1,725,619



Durhon Oldham

Category II	JULY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$154,949	\$72,000	215	\$246,591			80.6	\$1,063,037	\$504,000	211	\$1,195,433
Giglione-Brister	137,478	84,000	164	159,764	90			384,366	240,000	160	474,765
Hughes-Parekh	116,961	72,000	162	142,008			67.5	517,500	492,000	105	692,015



Tom Williams

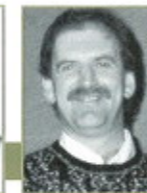
Category III	JULY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$167,550	\$60,000	279	\$223,046			68.7	\$1,096,673	\$420,000	261	\$1,441,941
Marc Morton	90,206	60,000	150	114,430			72.2	699,379	420,000	167	897,815
Mark Hancock	82,989	60,000	138	110,152			67.4	472,929	420,000	113	613,855
Cohen-Hartman	62,033	60,000	103	134,714			71.7	496,575	420,000	118	995,750

STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

Category IV	JULY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Bitman	\$260,587	\$48,000	543	\$293,255	83			\$1,220,644	\$240,000	509	\$1,482,917
Bill Jennings	113,764	48,000	237	148,923			72.8	727,668	336,000	217	882,462
Furer-Whittinghill	101,385	48,000	211	117,764			69.3	702,249	336,000	209	802,917
Wittenbach-Ostrovsky	90,821	48,000	189	91,185			74.8	459,849	324,000	142	493,093
Steve Friedlander	85,608	48,000	178	124,754			73.3	742,054	336,000	221	930,523
Chris Lafond	63,238	48,000	132	126,067			72.6	487,635	288,000	169	672,888



Rick Altig & Alan Martyn

Category V	JULY PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Altig-Martyn	\$117,295	\$36,000	326	\$136,080			68.9	\$435,777	\$252,000	173	\$507,057
Ramin Kouladji	50,068	36,000	139	85,643			69.8	265,045	252,000	105	483,592

NEW STATE GENERAL AGENT



John Smolenski

John has been promoted to SGA in Ashland, Virginia. John was formerly a Master General Agent out of Raleigh, North Carolina under Ali Shahrak and has partnered with Ali in the Virginia area. He has been with AIL since July 1997.

Congratulations John!

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Erin McKee
Columbia, SC



Robin Denham
Kansas City, MO

Category B:



Malka Arony
Phoenix, AZ



Catherine Briggie
Phoenix, AZ

Category C:



Vivian Dwyer
Ashland, VA



Marjorie Wade
Birmingham, AL

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,942	Rick Altig
2. Malka Arony	8,572	Cohen-Hartman
3. Charles Hill	4,891	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Erin McKee	4,515	Hughes-Parekh
2. Robin Denham	3,209	Larry Geneser
3. Robert Dailey	2,978	Eric Giglione
4. Eileen Hanson-Kelly	2,450	Hughes-Parekh
5. Brenda DiSomma	2,277	Eric Giglione

Category B	No. Cards	SGA
1. Malka Arony	3,338	Cohen-Hartman
2. Catherine Briggie	2,782	Cohen-Hartman
3. Scott Douglass	1,926	Dennis Ishler
4. Mario Soljan	1,840	Steve Friedlander
5. Brenda Swecker	1,460	Lisa D'Amico

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Vivian Dwyer	16	Shahrak-Smolenski
1. Marjorie Wade	16	Allan Jennings
2. Darrell Dorey	15	Ramin Kouladji
2. Susan Fuldauer	15	Mark Hancock
2. Roy Jessome	15	Ramin Kouladji

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	110,142	Rick Altig
*2. Malka Arony	33,122	Cohen-Hartman
3. Richard Meshulam	27,412	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	23,054	Eric Giglione
*2. Rona Spano	22,628	Scott Smith
*3. Richard Meshulam	21,432	David Cohen
4. Robin Denham	20,974	Larry Geneser
5. Al Wall	13,878	Joshua Chalom

Category B	No. Cards	SGA
*1. Laurie Onasch	13,623	Manone & Altig
*2. Malka Arony	13,119	Cohen-Hartman
*3. Lydia Hovanski	9,794	Allan Jennings
4. Catherine Briggie	9,000	Cohen-Hartman
5. Susan Fuldauer	7,127	Mark Hancock

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	400	Ramin Kouladji
*2. Richard Case	89	James Surace
*3. Joseph Ward	81	Geneser-Bitman
4. Kenneth Altizer	76	Marc Morton
5. Patti Morgan	65	Schroeder & Basov

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

Qualifiers

Robin Denham	\$975
Kenneth Altizer	\$975
Darrell Dorey	\$975
Rona Spano	\$975
Vivian Dwyer	\$975
Roy Jessome	\$825
Krissa Hensley	\$825
Malka Arony	\$825
Marjorie Wade	\$750
Catherine Briggie	\$748
Robert Dailey	\$715
Richard Case	\$650
David Blaisdell	\$650
Linda Bauknecht-Hicks	\$650
Leo VanDenBussche	\$650
Eileen Hanson-Kelly	\$650
William Gibson	\$650
Brenda DiSomma	\$650
Timothy Farr	\$525
Anat Cohen	\$500
Mario Soljan	\$500
Patti Morgan	\$500
John Molina	\$500
Scott Douglass	\$500
James Tasker	\$420
Brenda Swecker	\$420
Laurie Onasch	\$390
Ayanna Prendergast	\$313
Terrie Hobson	\$300
Joseph Ward	\$288
Robin Andrade	\$288
Joseph Galusha	\$275
John Wilkinson	\$275
Erin McKee	\$263
Jenny Williams	\$260
Rebecca Claunch	\$250
Erica Dalager	\$250
George Farenthold	\$250
Al Wall	\$250
David Floyd	\$250
Susan Fuldauer	\$230
Sandra Johnson	\$210
Charles Hill	\$210
Roger Johnson	\$200
Suzanne Powers	\$200
Irene Rurycz	\$200

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER



Total
\$23,128

AIL's Labor Advisory Board Welcomes...

James A. Williams, General President of the International Union of Painters and Allied Trades (IUPAT), was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Williams, a third-generation IUPAT member, brings 34 years of labor experience to this premier advisory board.

James Williams was unanimously elected by the IUPAT General Executive Board to the post of general president in April of this year. Mr. Williams was formerly the secretary-treasurer.

The International Union of Painters and Allied Trades (IUPAT), a union of 140,000-plus members, represents men and women painters, drywall finishers, wallpaper hangers, glazier and glass workers, and many other allied trade workers. The IUPAT was founded in 1887, and has a tradition of providing a collective voice for the people they represent, and a community for workers to share ideas and solve problems.

Mr. Williams began his career in 1968 as an apprentice with Glazier, Architectural Metal and Glass Workers Local Union 252 in Philadelphia, Pennsylvania. In 1969, he enlisted in the Army and served as an infantryman in Vietnam.

Returning home a decorated soldier in 1971, Williams completed his apprenticeship and began working as a journeyman glazier. He took on the role of shop steward in 1972, and in 1975 was elected


president of Local 252. Williams was then elected business representative in 1976, and in 1978, he became business manager. In June 1993, he was appointed special trustee, and a year later he was appointed to the post of general representative. In late 1994, Williams was elected general vice president of the IUPAT, and in 1995, he was appointed general secretary-treasurer.

As general secretary-treasurer, Mr. Williams maintained the position of trustee on several pension funds, including the IUPAT Industry Pension Fund, which has 50,000 participants in the United States and Canada, the IUPAT Local Union and District Council Pension Fund, and the IUPAT General Officers, Staff and Employees Retirement and Pension Fund. Mr. Williams held this position until he was elected general president following the resignation of Michael Monroe.

Mr. Williams has been honored on many occasions throughout his career for his contributions to various organizations. In 1982, he received the prestigious UNICO Man of the Year Award, the Israeli Bond Association honored him as Labor Man of the Year in 1990, and in 1992, he received the Vietnam Veterans Labor Leader of the Year award.

James Williams brings a strategic knowledge of labor operations to American Income's Labor Advisory Board. We are looking forward to a long partnership with Mr. Williams and the IUPAT.

Congratulations!



INTRODUCING:
James A. Williams
 General President,
 International Union of
 Painters & Allied Trades

"Truly profound and original insights are to be found only in studying the exemplary."
 — Warren Bennis

SLEEPLESS IN ORLANDO

A Blockbuster In The Making



The Summer's Hottest Hot Spot!

Two Thumbs Up!

Raves Brenda Frizzell
Editor, *Spotlight Magazine*

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